



Financial Hardship Policy

Financial Hardship

We understand that from time-to-time our customers may experience financial hardship and need additional assistance and flexibility in order to pay us for their services.

We are here to help. We will work with you to help you respond to financial difficulty, whether temporary or long term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a suitable solution. Any help we can give you will depend on your individual circumstances, and we provide help on a case-by-case-basis.

Financial difficulty may arise as a result of loss of employment, temporary financial difficulty due to a number of competing financial commitments that fall due at the same time, a sudden illness, or incapacitation, the death of a family member, domestic or family violence, entrenched financial hardship due to ongoing physical, mental, economic or cultural barriers, or any other reasonable cause. Financial hardship is an inability to pay a bill as opposed to an unwillingness to do so.

This Financial Hardship Policy identifies and assists vulnerable customers in these situations to manage their telecommunications usage and costs. Komet can provide payment options to assist you to stay connected. Payment options can include temporarily postponing or deferring payments. We may also agree to waive late payment fees or cancellation fees.

Financial Hardship Assessment

You can get in touch to discuss your situation and/or this Financial Hardship Policy by calling us on **1300 230 212** or sending an email to support@komet.net.au.

We will assess an application for financial hardship assistance by considering your individual situation and financial circumstances. To make this assessment, we may need to ask you to provide certain documents such as:

- A statement of your financial position
- Evidence that you consulted a recognised financial counsellor
- Information from a person or support group that is familiar with your circumstances.

We may not be able to make an assessment of your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us. Once we received all required information, we will let you know within 5 working days whether you are eligible for assistance under our Financial Hardship Policy.

If you are eligible, will work with you to come to an arrangement that allows you to pay your outstanding charges in a way that does not worsen your financial position. Where appropriate we will discuss means with you how to limit your spending (this may include transferring you to a different service or barring some service features).

Once we come to an agreement we will put this in writing via letter or email to you. You must inform us if your circumstances change (for better or for worse) during our arrangement.

We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

Finding a Financial Counsellor

If you are facing financial difficulty, you may wish to obtain advice from a community financial counsellor. You can speak with a community financial counsellor from anywhere in Australia by calling 1800 007 007 (Mon - Fri 9.30am - 4.30pm). This number will automatically switch through to the service in the State or Territory in which you are located.

You can also visit the National Debt Helpline website at www.ndh.com.au or consult www.financialcounsellingaustralia.org.au for a current list of community financial counselling services.